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Form 148 – ntcdsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 21-12051-MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ephraim Checkanow
44 Genesee Place
Lakewood, NJ 08701

Devorah Checkanow
44 Genesee Place
Lakewood, NJ 08701

Lakewood, NJ 08701

Social Security No.:

xxx-xx-3212 xxx-xx-3358

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case as to the:

Debtor and Joint Debtor was entered on May 18, 2021.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. \S 109(g).

Dated: May 19, 2021

JAN: ghm

Jeanne Naughton Clerk

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United States Bankruptcy Court District of New Jersey

In re: Case No. 21-12051-MBK

Chapter 13 Ephraim Checkanow

Devorah Checkanow **Debtors**

CERTIFICATE OF NOTICE

User: admin Page 1 of 3 District/off: 0312-3 Date Rcvd: May 19, 2021 Form ID: 148 Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol **Definition**

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable,

the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2021:

Recip ID db/jdb	+	Recipient Name and Address Ephraim Checkanow, Devorah Checkanow, 44 Genesee Place, Lakewood, NJ 08701-1124
519148478	+	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519137473	+	
519137474		Binyamin Weissler, 100 Pawnee Rd, Lakewood, NJ 08701-1159
519137476		Chani Davidowitz, 818 Morris Ave, Lakewood, NJ 08701-5550
519137478		College Access Network, 111 Washington Ave S Ste 1400, Minneapolis, MN 55401-6800
519194608	+	College Assist, PO BOX 16358, ST. PAUL, MN 55116-0358
519137483		Harold Herskovitz, 310 3rd St, Lakewood, NJ 08701-3221
519150859	+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519137484		Joseph Leifer, 39 Broadway, New York, NY 10006-3003
519137486	#	KML Law Group, Sentry Office Plaza, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
519211907	+	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519137491		Pinny Trencher, 10 Mohawk Pl, Lakewood, NJ 08701-1140
519137492		Shimon Golombeck, 402 8th St, Lakewood, NJ 08701-2670
519137493		Sholom Pekier, 11 Mohawk Pl, Lakewood, NJ 08701-1141
519149865	+	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519169918		The Bank of New York Mellon, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519137497		Tzodek Katz, 5 Kedma Dr, Lakewood, NJ 08701-3599
519166911		U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519137499		Yakov Kaplan, 27 Genesee Pl, Lakewood, NJ 08701-1125
519137500		Yechiel Haas, 10 Hillside Blvd, Lakewood, NJ 08701-2969

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg	Eman/Text: usanj.njoanki@usdoj.gov	May 19 2021 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 19 2021 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519137471	EDI: AMEREXPR.COM	May 20 2021 00:28:00	American Express, PO Box 981537, El Paso, TX 79998-1537
519167843	EDI: BECKLEE.COM	May 20 2021 00:28:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519137472	EDI: BANKAMER.COM	May 20 2021 00:28:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
519137475	Email/Text: bankruptcy@cavps.com	May 19 2021 20:58:00	Cavalry Portfolio Services, 500 Summit Dr Ste 400, Valhalla, NY 10595
519139794	+ Email/Text: bankruptcy@cavps.com		.50,

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		May 19 2021 20:58:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste
519137477	EDI: CITICORP.COM	•	400, Valhalla, NY 10595-2321
		May 20 2021 00:28:00	Citicards, PO Box 6241, Sioux Falls, SD 57117-6241
519137479	EDI: WFNNB.COM	May 20 2021 00:28:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
519137480	EDI: DISCOVER.COM	May 20 2021 00:28:00	Discover Financial, PO Box 15316, Wilmington, DE 19850-5316
519137481	+ EDI: USBANKARS.COM	May 20 2021 00:28:00	Elanco Financial Services, PO Box 108, Saint Louis, MO 63166-0108
519137482	Email/Text: bknotice@ercbpo.com	May 19 2021 20:58:00	Enhanced Recovery, PO Box 57547, Jacksonville, FL 32241-7547
519137485	EDI: JPMORGANCHASE	May 20 2021 00:28:00	JPMCB, PO Box 15369, Wilmington, DE 19850-5369
519137487	Email/Text: PBNCN otifications@peritusservices.com	May 19 2021 20:56:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
519142426	Email/PDF: resurgentbknotifications@resurgent.com	·	
		May 19 2021 22:16:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519151143	Email/PDF: MerrickBKNotifications@Resurgent.com	May 19 2021 22:17:24	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519137488	Email/PDF: MerrickBKNotifications@Resurgent.com	May 19 2021 22:16:04	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
519137489	EDI: MID8.COM	May 20 2021 00:28:00	Midland Funding LLC, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271
519146037	+ EDI: MID8.COM	May 20 2021 00:28:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
519137490	+ Email/Text: bnc@nordstrom.com	May 19 2021 20:57:09	Nordstrom, 13531 E Caley Ave, Englewood, CO 80111-6505
519208019	EDI: PRA.COM	May 20 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o LOWES,
519144344	EDI: Q3G.COM		POB 41067, Norfolk, VA 23541
		May 20 2021 00:28:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519137494	EDI: RMSC.COM	May 20 2021 00:28:00	Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007
519199928	+ EDI: RMSC.COM	May 20 2021 00:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519139481	+ EDI: RMSC.COM	May 20 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA
519137496	EDI: TDBANKNORTH.COM		23541-1021
		May 20 2021 00:28:00	TD Bank, 32 Chestnut St, Lewiston, ME 04240-7744
519137495	EDI: WTRRNBANK.COM	May 20 2021 00:28:00	Target bank, PO Box 1470, Minneapolis, MN 55440-1470
519137498	EDI: USBANKARS.COM	May 20 2021 00:28:00	US Bank, PO Box 108, Saint Louis, MO 63166-0108

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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519167844 * American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2021 at the address(es) listed below:

Name Email Address

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor THE BANK OF NEW YORK MELLON dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Moshe Rothenberg

on behalf of Joint Debtor Devorah Checkanow moshe@mosherothenberg.com

alyson@mosher othen berg.com; ajohn 880@gmail.com

Moshe Rothenberg

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6